

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1(b)	
LAW OFFICE OF LEE M. PERLMAN 1926 Greentree Road, Suite 100 Cherry Hill, NJ 08003 (856) 751-4224	
In RE:  Patricia Buchhofer	Case No.: 19-25536-ABA  Judge: ABA  Chapter 13

### CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor(s) in this case opposes the following (choose one):

1. ☐ Motion for Relief from the Automatic Stay filed by \_\_\_\_\_  
\_\_\_\_\_, creditor,  
A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

\_\_\_\_\_ Motion to Dismiss filed by the Chapter 13 Trustee.  
A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

☒ Certification of Default filed by Nationstar Mortgage LLC d/b/a Champion Mortgage Company  
I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one)

\_\_\_\_\_ Payments have been made in the amount of \$\_\_\_\_\_, but have not been  
accounted for. Documentation in support is attached.

\_\_\_\_\_ Payments have not been made for the following reasons and debtor proposes  
repayment as follows (explain your answer):

☒ Other (explain your answer):

I will pay the past due cure payments in full no later than 3/31/22. With regard to the homeowner's  
association fees, I do not believe the sum stated is due or that said sum properly paid by creditor to  
my homeowners' association.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 2/23/2022

/s/ Patricia Buchhofer  
Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.